

Information to identify the case:

Debtor 1	Ely F. Valle	Social Security number or ITIN xxx-xx-8738
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Crispina T. Valle	Social Security number or ITIN xxx-xx-4523
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 13-13429-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ely F. Valle

Crispina T. Valle

8/21/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ely F. Valle
Crispina T. Valle
Debtors

Case No. 13-13429-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Aug 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2018.

db/jdb +Ely F. Valle, Crispina T. Valle, 1622 Edmund Terrace, Union, NJ 07083-4006
cr +Ascension Capital Group Attn: NCEP, LLC Department, PO BOX 165028, Irving, TX 75016-5028
trfee Florida Department of Education, OSFA, PO Box 7019, Tallahassee, FL 32314-7019
513697287 +Accurate Diagnostic Labs, Inc., 180-184 Lincoln Hwy, Edison, NJ 08820-3551
513697289 Advanced Gastroenterology Group, 1308 Morris Avenue, Suite 102, Union, NJ 07083-3328
513697290 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
513697291 American Education Services, Harrisburg, PA 17130-0001
513697292 +Atlantic Health/Overlook Hospital, 99 Beauvoir Ave, Summit, NJ 07901-3595
513697294 Bank of America Home Loans, PO Box 941852, Simi Valley, CA 93094-1852
513697297 Emergency Medical Associates, PO Box 417442, Boston, MA 02241-7442
513697298 +Equitable Ascent Financial, 1120 W. Lake Cook Road, Suite B, Buffalo Grove, IL 60089-1970
513905405 Florida Department of Education, PO Box 7019, Tallahassee FL 32314-7019
513905406 Florida Department of Education, PO Box 7019, Tallahassee FL 32314-7019,
Florida Department of Education, PO Box 7019, Tallahassee FL 32314-7019
513697300 Garden State Endoscopy & Surgery, 1700 Galloping Hill Road, Kenilworth, NJ 07033-1303
513880130 +Goal Financial, AES/PHEAA, PO Box 8183, Harrisburg, PA 17105-8183
513697302 Imaging Consultants of Essex, PO Box 1733, Frederick, MD 21702-0733
513697305 +Jersey City Medical Center, 1 Harmon Meadow Blvd., Suite 301, Secaucus, NJ 07094-3600
514140542 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, po box 619096, Dallss TX 75261-9741)
513697307 Overlook Medical Ctr, PO Box 35611, Newark, NJ 07193-5611
513697309 +Resorts USA, PO Box 447, Bushkill, PA 18324-0447
513697313 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of NJ Div of Tax, 50 Barrack Street, PO Box 269,
Trenton, NJ 08695)
513784237 Sallie Mae Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430,
Wilkes-Barre, PA 18773-9430
513697310 +SallieMae Loan Service, PO Box 9500, Wilkes-Barre, PA 18773-9500
513709803 +Santander Consumer USA Inc.; as Assignee for Santa, P.O. Box 961245,
Fort Worth, TX 76161-0244
513697314 The Home Depot, PO Box 689147, Des Moines, IA 50368-9147
513810257 U.S. Bank, N.A., et al, c/o Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
517560258 United Student Aid Funds, Inc. (USAFA), PO Box 8961, Madison WI 53708-8961
513697315 +Urology Group of NJ LLC, 741 Northfield Avenue, West Orange, NJ 07052-1104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 21 2018 23:34:34 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 21 2018 23:34:31 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr EDI: FORD.COM Aug 22 2018 03:03:00 Ford Motor Credit Company, LLC, PO Box 62180,
Colorado Springs, MO 80962
cr +EDI: DRIV.COM Aug 22 2018 03:03:00 Santander Consumer USA, Inc.,
P.O. Box 562088, Suite 900-North, Dallas, TX 75247, UNITED STATES 75356-2088
cr +EDI: RMSC.COM Aug 22 2018 03:03:00 Synchrony Bank, c/o Recovery Mgmt. Sys.,
25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
513697288 +E-mail/Text: bknotices@conduent.com Aug 21 2018 23:35:25 ACS Oregon First,
501 Bleecker Street, Utica, NY 13501-2401
513786126 EDI: AIS.COM Aug 22 2018 03:03:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
513697293 +EDI: BANKAMER.COM Aug 22 2018 03:03:00 Bank of America Home Loans, PO Box 5170,
Att: Bankruptcy Dept, Simi Valley, CA 93062-5170
513697295 E-mail/Text: ebn@rwjbh.org Aug 21 2018 23:34:58 Barnabas Health, PO Box 903,
Oceanport, NJ 07757-0903
513697296 E-mail/Text: bankruptcy@cavps.com Aug 21 2018 23:34:49 Cavalry Portfolio Services,
7 Skyline Drive, Hawthorne, NY 10532
513966017 EDI: BL-BECKET.COM Aug 22 2018 03:03:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
513707354 +E-mail/Text: bankruptcy@cavps.com Aug 21 2018 23:34:49 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
515151925 +EDI: ECMC.COM Aug 22 2018 03:03:00 ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC,
PO BOX 16408, St. Paul, MN 55116-0408
515151924 +EDI: ECMC.COM Aug 22 2018 03:03:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
513732545 EDI: FORD.COM Aug 22 2018 03:03:00 Ford Motor Credit Company LLC, Dept 55953,
P O Box 55000, Detroit MI 48255-0953
513697299 EDI: FORD.COM Aug 22 2018 03:03:00 Ford Motor Credit Corp, Natl Bkcy Svc Cntr,
Box 537901, Livonia, MI 48153-7901
513697301 +EDI: HFC.COM Aug 22 2018 03:03:00 HFC, Att: Bankruptcy, PO Box 3425,
Buffalo, NY 14240-3425
513758095 +EDI: HFC.COM Aug 22 2018 03:03:00 Household Finance Corp, 636 Grand Regency Blvd,
Brandon FL 33510-3942

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 56

Date Rcvd: Aug 21, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

513697304 EDI: IRS.COM Aug 22 2018 03:03:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
513697306 EDI: CBSKOHLS.COM Aug 22 2018 03:03:00 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
515185599 +EDI: RMSC.COM Aug 22 2018 03:03:00 Landmark Asset Receivables Mgt., LLC,
c/o Green Tree Servicing LLC, 7340 S. Kyrene Rd., Recovery Dept - T120,
Tempe, AZ 85283-4573
515185600 +EDI: RMSC.COM Aug 22 2018 03:03:00 Landmark Asset Receivables Mgt., LLC,
c/o Green Tree Servicing LLC, 7340 S. Kyrene Rd., Recovery Dept - T120, Tempe, AZ 85283,
Landmark Asset Receivables Mgt., LLC 85283-4573
515291375 +EDI: AISACG.COM Aug 22 2018 03:03:00 NCEP, LLC, P.O. Box 165028, Irving, TX 75016-5028
513697308 EDI: PRA.COM Aug 22 2018 03:03:00 Portfolio Recovery Assoc, 120 Corporate Blvd,
Att: Bankruptcy Dept, Norfolk, VA 23502
513948904 EDI: PRA.COM Aug 22 2018 03:03:00 Portfolio Recovery Associates, LLC,
c/o Home Design Generic, POB 41067, Norfolk VA 23541
513697311 +EDI: DRIV.COM Aug 22 2018 03:03:00 Santander Consumer USA, PO Box 961245,
Fort Worth, TX 76161-0244
513697312 E-mail/Text: bankruptcy@savit.com Aug 21 2018 23:35:22 Savitt Collection Agency,
PO Box 250, East Brunswick, NJ 08816-0250
515305024 EDI: RMSC.COM Aug 22 2018 03:03:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

513697303* Internal Revenue Service, Insolvency Unit, PO Box 744, Springfield, NJ 07081
514140543* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, po box 619096, Dallss TX 75261-9741)
514082966* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
514057245* +Santander Consumer USA Inc.; as Assignee for Santa, P.O. Box 961245,
Fort Worth, TX 76161-0244

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2018 at the address(es) listed below:

Andrew Thomas Archer on behalf of Creditor NATIONSTAR MORTGAGE LLC anarcher@logs.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brian E Caine on behalf of Creditor U.S. Bank, N.A., et al bcaine@parkermccay.com, BKcourtnotices@parkermccay.com
Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee for Banc of America Funding 2008-FT1 Trust, Mortgage Pass-Through Certificates, Series 2008-FT1 cwohlrab@logs.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE BANC OF AMERICA FUNDING CORPORATION, 2008-FT1 TRUST, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2008-FT1 dcaron@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA, Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com

District/off: 0312-2

User: admin
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Warren Brumel on behalf of Joint Debtor Crispina T. Valle wbrumel@keyportlaw.com,
brumellawecf@gmail.com

Warren Brumel on behalf of Debtor Ely F. Valle wbrumel@keyportlaw.com, brumellawecf@gmail.com
TOTAL: 9